

**Assembly Concurrent Resolution No. 146**

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Adopted in Assembly May 15, 2014

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*Chief Clerk of the Assembly*

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Adopted in Senate June 5, 2014

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*Secretary of the Senate*

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This resolution was received by the Secretary of State this  
\_\_\_\_\_ day of \_\_\_\_\_, 2014, at \_\_\_\_\_  
o'clock \_\_\_\_M.

\_\_\_\_\_  
*Deputy Secretary of State*

## RESOLUTION CHAPTER \_\_\_\_\_

Assembly Concurrent Resolution No. 146—Relative to Senior Fraud Awareness Day.

## LEGISLATIVE COUNSEL'S DIGEST

ACR 146, Bloom. Senior Fraud Awareness Day.

This measure would proclaim May 15, 2014, as Senior Fraud Awareness Day.

WHEREAS, As the population ages and more Americans become senior citizens with life savings, they become greater targets for fraud and deception. The ease of access for criminals to contact seniors through the Internet and telephone increases as more creative schemes emerge; and

WHEREAS, Senior fraud is a growing concern as millions have fallen victim to scams, including Medicare scams, sweepstakes and lottery scams, work at home scams, bereavement scams, identity theft, charity scams, scams targeting older women, home repair scams, investment schemes, and reverse mortgage scams. Seniors citizens average one scam-type letter and two telemarketing phone calls per week. Other types of fraud perpetrated against senior citizens include health care fraud, health insurance fraud, counterfeit prescription drug fraud, funeral and cemetery fraud, “anti-aging” product fraud, telemarketing fraud, and Internet fraud; and

WHEREAS, Senior fraud is underreported due to older adults’ embarrassment and lack of information about where to report fraud; and

WHEREAS, Caregivers, scam artists, and unscrupulous salespersons are the primary instigators of senior fraud. The tactics used are intimidation, fear, friendliness, authority, and control to get the victim to send money or share private financial information; and

WHEREAS, As senior citizens own more than one-half of all the financial assets in America, they are the primary targets for fraudulent practices. It is estimated by the United States House of Representatives Subcommittee on Health and Long-Term Care

that even though seniors only represent 12 percent of the population, they represent 30 percent of the scam victims; and

WHEREAS, According to the Department of Business Oversight, it is estimated that 70 percent of Californians over 50 years of age have been solicited by someone with the intent to defraud them; and

WHEREAS, Americans who are 65 years of age and older represent about 13 percent of our country's population, and their population will only continue to grow as the baby boomer generation begins to enter that age range; and

WHEREAS, People who grew up in the 1930s, 1940s, and 1950s were generally raised to be polite and trusting. Con artists exploit these traits, knowing that it is difficult or impossible for these individuals to say "no" or just hang up the telephone; and

WHEREAS, The Federal Trade Commission released a statistical survey of fraud in the United States that shows that nearly 25 million adults – 11.2 percent of the adult population – were victims of fraud during the year studied; now, therefore, be it

*Resolved by the Assembly of the State of California, the Senate thereof concurring,* That the Legislature hereby proclaims May 15, 2014, as Senior Fraud Awareness Day; and be it further

*Resolved,* That the Chief Clerk of the Assembly transmit copies of this resolution to the author for appropriate distribution.

Attest:

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*Secretary of State*